

# Celebrate our 60<sup>th</sup> Anniversary at our Annual Meeting

Take a spin for \$5,000 in prizes

Thursday, February 23, 2012 · 6 pm  
Glendale Civic Auditorium

Come join the celebration at our 60th Annual Meeting, take a spin on our \$5,000 Wheel of Fortune, and celebrate 60 years of service to members. We'll serve refreshments too, review how far we've come, discuss our plans for the future, and of course, celebrate. It's an event you don't want to miss!

### Annual elections

The following directors are up for re-election; Christopher Klein, John Vos and John Wray. If you are interested in serving on a committee or on the Board of Directors, please call the credit union for an application.



## Going green saves green

Save 1/2 percent on fuel-efficient vehicles!

Auto Loans  
As low as

**2.99%**  
APR

Save gas and money! If your next car has an EPA rating of at least 35 MPG highway, we'll say "Thanks for thinking green" with a 1/2 percent rate discount.

Many vehicles qualify, here are just a few:

	EPA Highway MPG Rating
Toyota Prius.....	48
Honda Civic.....	44
Honda Insight.....	44
Lexus CT 200h.....	40
Honda CR-Z.....	39
Toyota Camry LE.....	39
Ford Fusion.....	36
Lincoln MKZ.....	36
Scion iQ.....	36

Apply now

Call or drop by our office, or print an application at [www.GlendaleCityCU.org](http://www.GlendaleCityCU.org) and bring, fax or mail it in.



Annual Percentage Rates effective 1/1/12 and subject to change. Actual rate and credit limit based on approved credit determined by managed-risk program and may vary depending on creditworthiness. Rate will not be lower than floor rate of 2.99%. 100% financing requires a credit score of 680 or higher. Loans subject to approval. Monthly payment per \$1,000 borrowed for a 24-month term at 2.99% APR = \$42.

# Free credit review. Free Starbucks gift card.

Start the New Year out right! Call us for a free, no-obligation credit review that could save you money, improve your cash flow and make your financial life easier.

Our staff experts will:

- Review your credit report with you
- Look for ways to reduce your interest on current loans
- Help position you for future borrowing needs
- Identify unnecessary fees/charges

**Call for an appointment today!**

Limit one credit review per member. Must be 18 years or older. Glendale Federal Credit Union is an independent organization and has not been authorized, sponsored, or otherwise approved by Starbucks, Inc. The name Starbucks and the Starbucks logo are registered trademarks of Starbucks Coffee Company.



**We'll give you a \$10 Starbucks Gift Card just for talking to us — whether you take our recommendations or not.**

## Grand old time at Grand Opening

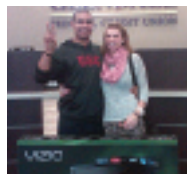
It's unanimous — everyone loves our new home! Our thanks to all who visited during our two-week Grand Opening celebration.

Many members found it hard to choose their favorite new feature. Some liked the comfy waiting area, others said more teller stations meant shorter waits, and of course everyone found it much easier to park!

*Whatever you like best, we're proud of our new office and appreciate your support — you're what made it possible.*



Glendale City, Chamber of Commerce, and Credit Union officials attend ribbon-cutting ceremonies for Glendale Federal Credit Union's new office.



Chris and Jamie Brewer were the grand prize winners of a 42-inch LCD flatscreen TV at our Grand Opening celebration. **Lusine Yarian, York Tsuruta, Artemio Albarran and Zorik Tsaturyan** (not pictured) won holiday turkeys

## Juggling holiday bills? Give us a ring.

### Unsecured Loan

As low as **8.95%** APR • Up to \$30,000  
• Up to 36 months at this rate

### Line of Credit

As low as **7.5%** APR • Limits up to \$30,000  
• Revolving for maximum versatility  
**Variable**

If you're ringing in the New Year with costly bank or store card balances, save money by paying them off with a low-cost Glendale FCU loan.

Choose an Unsecured Loan to pay exactly what you owe, or use a Line of Credit and you'll have access to funds now and for the future.

### Apply today

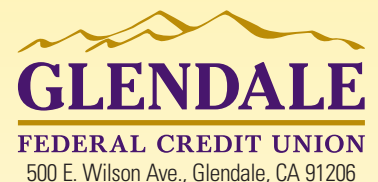
Call or drop by our office, or print an application at [www.GlendaleCityCU.org](http://www.GlendaleCityCU.org) and bring, fax or mail it in.

Annual Percentage Rates effective 1/1/12 and subject to change. Actual rate and credit limit based on approved credit determined by managed-risk program and may vary depending on creditworthiness. Loans subject to approval. Monthly payment per \$1,000 borrowed for a 36-month term at 8.95% APR = \$31.78.

## \$10 boost for your Holiday Club Account

Start saving early for the 2012 holidays. Open a Holiday Club Account by January 31, 2012, and once you make four regular deposits we'll deposit an extra \$10 directly into your account. Open your Holiday Club Account now.

Account must be opened by 1/31/12. \$10 bonus will be deposited after four consecutive deposits by member or automatic deposit.



**Mailing address:** PO Box 10820, Glendale, CA 91209

**Phone:** 818/ 548-3976

**Toll-free Loans by Phone:** 888/ 713-8475

**Fax:** 818/ 545-7826

**Hours:** Mon, Tues, Thurs, Fri: 9 am–5 pm

Weds: 10 am–5 pm

### Holiday closures

**New Year's (observed),** Mon, Jan 2

**Martin Luther King, Jr. Day,** Mon, Jan 16

**Presidents Day,** Mon, Feb 20

[www.GlendaleCityCU.org](http://www.GlendaleCityCU.org)

Your deposits are federally insured up to at least \$250,000 by the National Credit Union Administration, a U.S. government agency. The NCUA separately insures IRAs up to \$250,000. Loans are issued in accordance with National Credit Union Administration's regulations, and are subject to credit approval. The credit union is an equal opportunity lender and makes loans without regard to race, color, religion, sex, handicap, family status or national origin. Dividends are based on the credit union's earnings at the end of a dividend period and thus cannot be guaranteed. Rates, yields, terms, conditions and services are subject to change after the account is opened. For more information, refer to your *Truth in Savings Disclosure* or contact a credit union employee. APR=Annual Percentage Rate. APY=Annual Percentage Yield.



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## Newsbriefs

### Jim Starbird retires



Long-time Glendale City Manager **Jim Starbird**, a strong credit union supporter and "one of the finest City Managers in the State," according to Mayor Laura Friedman, is now enjoying retirement. Thank you for being such a loyal member all these years and for the support you have given us. We wish you the best.

### Happy Holidays

The Glendale Federal Credit Union volunteer officials, staff and management wish you a happy and prosperous New Year. Thank you for your continued support and for being part of our family.

### Our quarterly winners

Congratulations to 2-year-old Looney Tunes Savings Club member **Sophia** of Sunland CA for winning a \$10 Target Gift Card this quarter, and to CU Succeed member **Jennica**, 17 of Glendale on winning a \$25 Target Gift Card.

Open youth accounts for your kids and you could read their names here next quarter. Our Looney Tunes Club helps kids up to age 12 develop the savings habit. After that, they'll learn the basics of handling money wisely through CU Succeed, our teen program. Call or visit to open accounts for your children or grandchildren.

Looney Tunes™ characters, names and all related indicia are trademarks of Warner Bros., Inc.

### Save money with Sprint

Through the Sprint Credit Union Member Discount Plan, you can get 10% to 15% discounts on service plans and fee waivers. Go to [www.SprintSave4CU.com](http://www.SprintSave4CU.com) or call 877/ SAVE4CU (728-3428) and tell them you're a credit union member.